



Every cancer. Every life.®

# Ways to Give



# Table of Contents

Planning to Save Lives	3
Bequest by Will or Trust	4-5
Retirement Plan Gifts	6-7
Qualified Charitable Distributions	8
Life Insurance Gifts	9
Charitable Gift Annuity	10-11
Charitable Trusts	12-13
Real Estate Gifts	14-15
Gifts of Appreciated Assets	16-17
Donor-Advised Funds	18-19
Cryptocurrency	20
Blended Gifts	21
Making the Choice to Save Lives	22-23

# Planning to Save Lives

**Cancer affects us all.** But every day, generous donors like you are saving lives by funding research and community programs that make living with cancer a little easier.



If you're looking for opportunities to make a greater impact in the lives of people with cancer, there are many ways to give that don't cost anything today but could provide important funding for the future.

Let us show you how you can make a meaningful contribution to the American Cancer Society that will not only help save more lives, but also benefit you financially.

Your support could help us end cancer as we know it, for everyone.

# Bequest by Will or Trust



A bequest through your will or living trust is one of the simplest ways to leave a gift to charity.

You can designate a specific amount or a percentage of your estate to the American Cancer Society and still provide for your loved ones.

Your bequest can include gifts of stocks, personal property, or real estate, such as a house, rental or commercial property, or mineral-producing land.

Another popular option is a residual bequest. After your estate is distributed to your heirs as you intend, the remainder goes to the American Cancer Society.

Contact us at **1-800-227-1885** to learn more.

## There are advantages to making a bequest through your estate:

- It costs you nothing today, but your gift will help improve the lives of those with cancer in the future.
- You can leave a dollar amount or percentage of your estate.
- You control the use of your assets during your lifetime.
- Your gift can be modified or revoked if your circumstances change.
- Your gift may be exempt from state and federal estate taxes.
- A charitable bequest through your will or trust won't affect your everyday cash flow, which makes it a good option regardless of your current income.

If you have an existing will or living trust – no need to rewrite it. An easy addition, called a “codicil,” is all that’s needed to include a gift to the American Cancer Society in your plan.

# Giftting Your IRA to Charity



Naming the American Cancer Society as your beneficiary is easy and tax-wise.

## **Benefits of a beneficiary designation:**

- Naming the American Cancer Society as beneficiary of your IRA offers tax benefits.
- Since the funds are no longer included in your estate, you avoid the federal estate tax and any state income tax.
- You avoid double or even triple taxation, depending on your circumstances.
- You can choose to designate your entire IRA assets or a specific percentage.
- Charities pay no taxes, so your entire gift will fund vital programs, services, and research.

# Designating a Charity as Your IRA Beneficiary

A beneficiary designation to the American Cancer Society is a simple way to give.

Contact us at **1-800-227-1885** for the American Cancer Society Tax ID number.

## **It's easy to donate retirement assets:**

- Request a change of beneficiary designation form through your plan administrator and name the American Cancer Society as the beneficiary.
- You continue to take regular withdrawals during your lifetime.
- Your retirement assets will eventually pass directly to us, without going through probate.
- Please inform us of your gift so that we may thank you.
- You can change or revoke your gift at any time.

# Qualified Charitable Distributions

The qualified charitable distribution (QCD) is another simple and tax-smart way to give.

## How a QCD works:

- If you're 70½ or older, you can make a QCD of up to \$108,000 of your required minimum distribution (RMD) annually.
- *You may also make a one-time, tax-free QCD of up to \$54,000 to fund a charitable gift annuity.*
- Giving directly from your IRA can reduce your annual gross income and lower your taxes.
- Distributions must be made directly from a traditional IRA account to the American Cancer Society by your plan administrator.
- You'll eliminate the tax burden for your loved ones since inherited IRAs and other retirement plans are taxed at higher rates.
- QCD limits are indexed for inflation annually.

# Gift Your Life Insurance



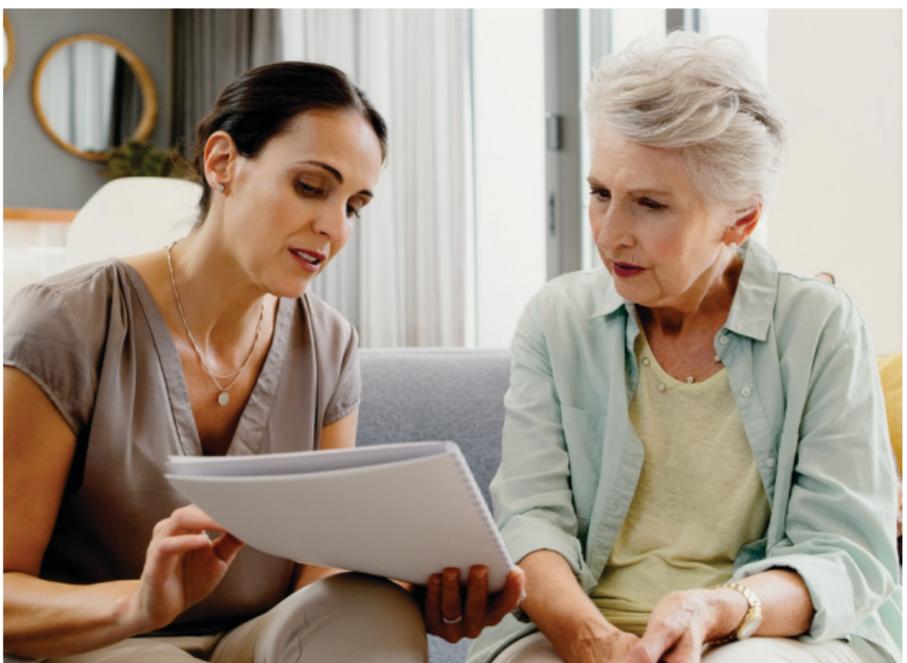
Do you have a life insurance policy you no longer need? If so, you can gift your policy to the American Cancer Society (ACS) to help us fund free patient services like our 24/7 helpline and free rides to medical appointments.

- Designate ACS as the owner and beneficiary of the policy and receive a charitable income tax deduction.
- You can retain ownership of the policy, but name ACS as the beneficiary of your life insurance.
- Simply request a form from your insurance company to make this beneficiary change.

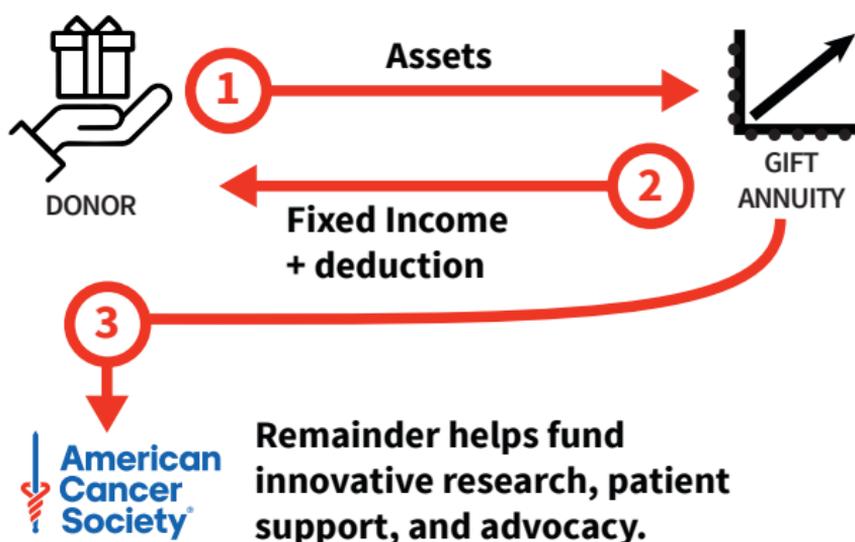
# Charitable Gift Annuity (CGA)

A gift annuity pays you, or a person you choose, income for life. If any of the statements below apply, a CGA might be right for you.

- I'm worried about outliving my current income.
- I'd like to receive fixed payments for life.
- I need income that's stable and won't fluctuate with the stock market or interest rates.
- I own appreciated assets and would like to reduce capital gains taxes.
- I could benefit from an immediate tax deduction.



# How a CGA Works



- A CGA with the American Cancer Society requires a minimum age of 60 and a minimum gift amount.
- You transfer cash or securities to the American Cancer Society.
- You can start receiving payments now or defer them for an even better rate.
- We pay you, or another beneficiary you name, fixed income for life.
- The remaining balance passes to the American Cancer Society.

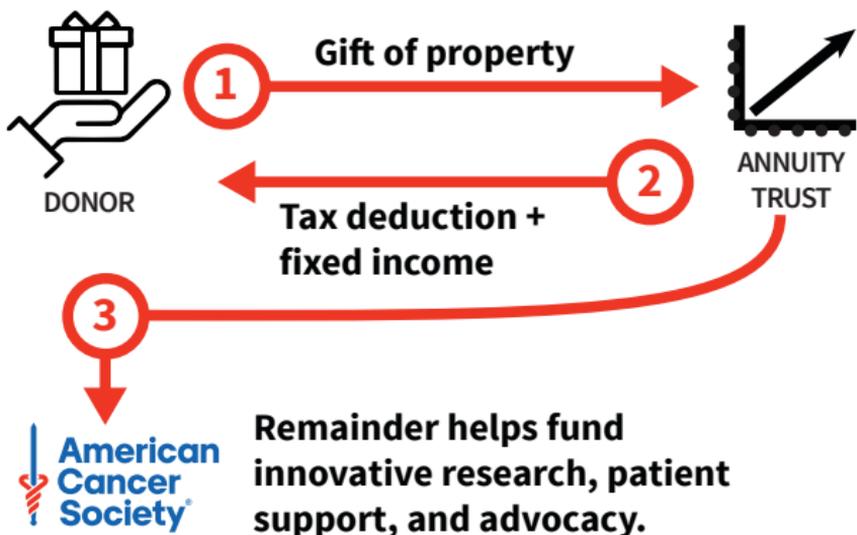
If you're 70½ or older, you can fund your CGA with a one-time, tax-free qualified charitable distribution of up to \$54,000 from your IRA.

# Charitable Remainder Annuity Trust

There are two types of charitable remainder trusts. Both pay income, but the terms vary slightly.

## Charitable Remainder Annuity Trust (CRAT):

- Pays you a fixed amount every year.
- Payments will never fluctuate.
- Receive an immediate tax deduction.
- Avoid capital gains tax on appreciated assets.
- Additional gifts can't be made into the CRAT once it's established.

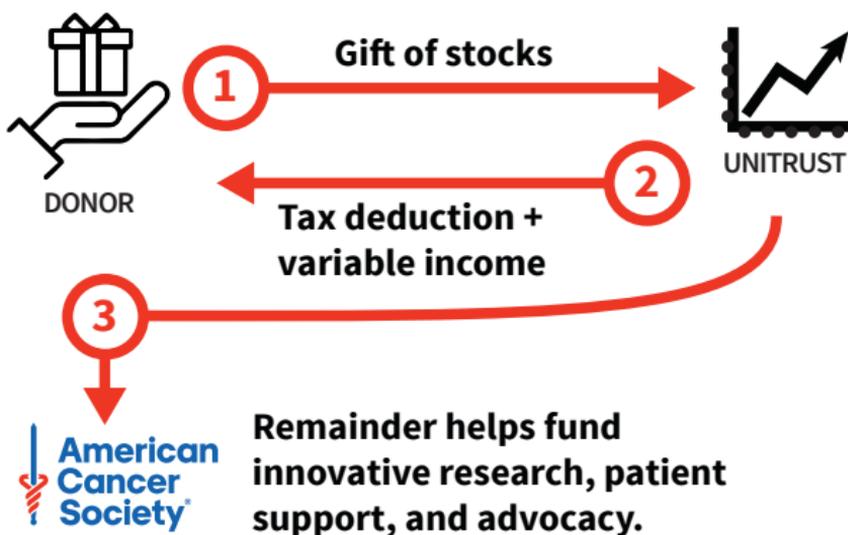


# Charitable Remainder Unitrust

This type of trust allows you to continue adding more assets throughout the life of your trust term.

## Charitable Remainder Unitrust (CRUT):

- Pays you income every year.
- Annual income is based on the fair market value of the assets in the trust, so payments will fluctuate.
- Receive an immediate tax deduction.
- Avoid capital gains tax on appreciated assets.
- Additional gifts can be made into a CRUT.



# Gifts of Real Estate



Do you own rental or commercial property? A second or current home you no longer need or want?

Do you own mineral-producing property that you no longer wish to maintain?

Donating highly appreciated property to the American Cancer Society could provide you with substantial benefits.

- Eliminate, defer, or reduce capital gains tax if the property has appreciated in value.
- Enjoy an income tax deduction if you choose to make an outright gift of the property.
- Gain freedom from property taxes, maintenance, and insurance costs.
- Liquidate your property without the hassle of putting it on the market.

# Ways to Give Real Estate

Multiple gift options are available if you decide to fund a gift using real estate, and many provide large tax savings.

## **Will or Trust**

This is the simplest and most common way to create a gift of real estate, and you can continue to live on your property during your lifetime.

## **Charitable Gift Annuity**

Your real estate can fund a gift arrangement that provides a fixed lifetime income to you or a loved one.

## **Charitable Remainder Trust**

Receive income for life at a rate you choose when you establish your trust. You'll bypass 100% of capital gains tax on property that has appreciated in value.

## **Retained Life Estate**

You may irrevocably deed your home or property to charity, but retain the right to live in it for the rest of your life or a term of years. When the term ends, the charity will sell the property and use the proceeds to improve the lives of people with cancer.

# Gifts of Appreciated Assets

You could potentially create a larger gift than you ever thought possible by donating highly appreciated securities to the American Cancer Society.

Stocks, bonds, or mutual funds that have increased in value – when donated to charity – can provide you with many tax benefits.

The American Cancer Society pays no taxes, so 100% of your gift will go toward saving lives by funding lifesaving research and patient support programs.

Please contact us if you have questions. Our services are always free and confidential, and you're never obligated to make a gift.

We welcome the opportunity to work with you and your professional advisor to determine the best gift option should you choose to leave a gift.

# How Gifts of Appreciated Assets Work



- You transfer appreciated stocks, bonds, or mutual funds you have owned for one year or more to the American Cancer Society.
- You receive a charitable tax deduction for the full, fair market value of the securities.
- You pay no capital gains on the transfer of your securities.
- We sell the securities and use the proceeds to fund the lifesaving research and other vital programs you wish to support.

# Donor-Advised Funds (DAFs)



DAFs are one of the most popular ways to give. It's like a charitable giving account that allows you to control when, and to what organizations, your gifts are made.

## 5 reasons a DAF may be right for you:

- It's easy to set up, and you can make grants to the American Cancer Society and other charities through one account.
- You would like to include your family in philanthropic decisions and pass on your personal values.
- Get an income tax deduction each year you contribute to your DAF.
- You pay no capital gains tax on appreciated assets in your DAF, and your gifts may reduce your gross taxable estate.
- You can receive tax savings now but distribute gifts at a later date.

# Donor-Advised Funds

Using your DAF to create a grant to the American Cancer Society may move us closer to a cure and help us end cancer as we know it, for everyone.

## What are the advantages of a DAF?

**Simplicity.** The DAF sponsor handles all record-keeping, disbursements, and tax receipts.

**Flexibility.** The timing of your tax deduction can be separate from your charitable decision-making.

**Tax-efficiency.** Your contributions are tax-deductible, and investment growth in the DAF is tax-free.

You can also donate long-term appreciated securities, eliminating capital gains taxes.

**Beneficiary designation.** Naming the American Cancer Society as the beneficiary of your DAF ensures a smooth transfer of assets to charity without going through probate.

Contact us at **1-800-227-1885** to learn more.

# Cryptocurrency

Donating cryptocurrency to the American Cancer Society is more tax efficient than donating cash. It can save you money and help create a cancer-free world.

## How a gift of cryptocurrency works:

1. The IRS considers cryptocurrency property.
2. Donating it to charity allows you a charitable deduction for the fair market value of your gift.
3. This can be as much as 30% of your adjusted gross income.
4. You can avoid capital gains tax on the cryptocurrency if you've owned it for more than a year.

Bitcoin and other cryptocurrency donations are some of the most tax-efficient ways to give.

Contact us at **1-800-227-1885** to learn more.



# Blended Gifts



Many of our donors have created blended gifts that allow them to make a greater contribution than they ever thought possible.

A blended gift is a donation made with a combination of cash and another asset or another type of charitable gift, such as:

- Will or Trust
- Life Insurance
- Stocks & Bonds
- Cryptocurrency
- Mutual Funds
- Life Income Gifts
- Real Estate
- Retirement Funds

A blended gift allows the American Cancer Society to use your cash gift now for groundbreaking research, then fund lifesaving opportunities with your subsequent gift. A blended gift may offer significant tax benefits as well.

# Making the Choice to Save Lives



Your support has helped us identify the most promising cancer research, and provide grants to thousands of scientists, 53 of whom went on to win the Nobel Prize.

The choice to make a legacy gift is an emotional and important one, but we hope you will consider including the American Cancer Society in your future plans.

## **Legacy gifts account for a large portion of our funding.**

Your gift will help us make breakthroughs in preventing, finding, and treating cancer – now and in the future.

Contact your local American Cancer Society planning professional today at **1-800-227-1885**.

# Become a Lifesaving Champion

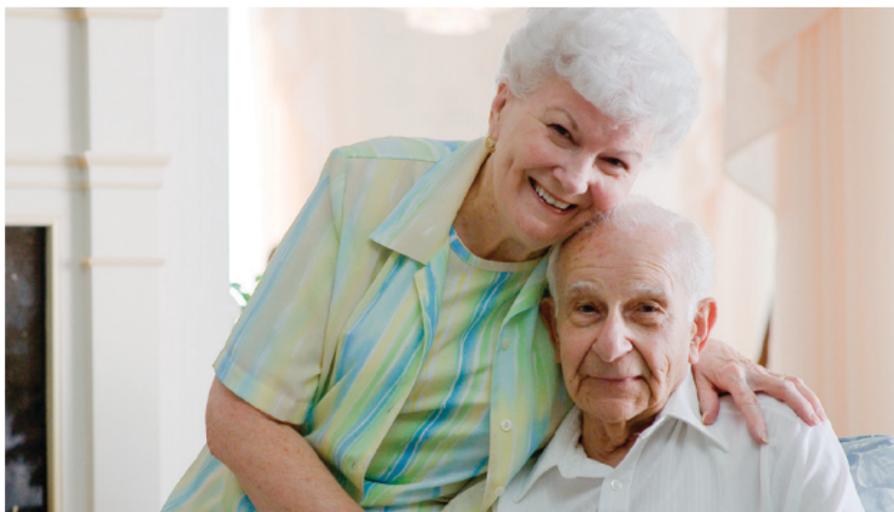
ACS Champions are special friends who have chosen to make a gift to the American Cancer Society through their will or estate plan.

Champions change the lives of those living with cancer. Champions come from all walks of life but have something in common – they want to make a difference, and they hope to end cancer.

“

Toward the end of John’s life, we talked about our support of the American Cancer Society and how meaningful it has been to know we were helping to save lives now and in the future. John made a simple request of me. He said, ‘Please, Anita, keep giving.’

**– Anita Casazza**  
Champion Society Member



# We Offer Free Planning Assistance

Your local American Cancer Society professional can help you explore many ways to create a gift that will help save lives from cancer for years to come.

No matter how simple or complex your situation, we can show you gift options that may increase your income, reduce your taxes, and conserve assets for your loved ones. We welcome the opportunity to assist you and your professional advisor.

Call us at **1-800-227-1885** to contact an American Cancer Society planning professional in your area.

The American Cancer Society does not provide professional or legal advice. Please seek the advice of your own legal, tax, or financial advisor for charitable giving.



Give with confidence.



[cancer.org/plannedgiving](https://cancer.org/plannedgiving) | 1.800.227.1885